

Disaster Assistance; What's available and who's eligible

HELP FOR INDIVIDUALS:

FEMA Individuals and Households Program -- The FEMA/State Individuals and Households Program (IHP), commonly referred to as Individual Assistance, is a two-part program that consists of "Housing Needs Assistance" grants, and "Other Needs Assistance" grants to renters and homeowners with eligible, disaster-related damages.

The "Housing Needs Assistance" Grant Program provides:

- Temporary Housing (a place to live for a limited period of time) -- Assistance is available to rent a different place to live, or a government provided housing unit when rental properties are not available.
- Repair -- Assistance is available to homeowners to repair damage from the disaster to their primary residence that is not covered by insurance. The goal is to make the damaged home safe, sanitary, and functional.
- Replacement -- Assistance is available to help homeowners to replace their home destroyed in the disaster that is not covered by insurance. The goal is to assist the homeowner with the cost of replacing their destroyed home.
- Permanent Housing Construction -- Direct assistance or money for the construction of a home. This type of help occurs only in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible.

Eligibility for "Housing Needs Assistance"

To receive money or help for "Housing Needs" that are the result of a disaster, all of the following must be true:

1. You have losses in an area that has been declared a disaster by the president.
2. You have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses.
3. You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
4. The home in the disaster area is where you usually live and where you were living at the time of the disaster.
5. You are not able to live in your home now, you cannot get to your home due to the disaster, or your home requires repairs because of damage from the disaster.

You may not be eligible for "Housing Needs" assistance if:

- You have other, adequate rent-free housing that you can use (for example, rental property that is not occupied).

- Your home that was damaged is your secondary or vacation residence.
- Your expenses resulted only from leaving your home as a precaution and you were able to return to your home immediately after the incident.
- You have refused assistance from your insurance provider(s).
- Your only losses are business losses (including farm business other than the farmhouse and self-employment) or items not covered by this program.
- The damaged home where you live is located in a designated flood hazard area and your community is not participating in the National Flood Insurance Program. In this case, the flood damage to your home would not be covered, but you may qualify for rental assistance or items not covered by flood insurance, such as water wells, septic systems, medical, dental, or funeral expenses.

The "Other than Housing Needs" Grant Program provides assistance for necessary expenses and serious needs caused by the disaster. This assistance includes:

- Disaster-related medical and dental costs.
- Disaster-related funeral and burial cost.
- Clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies).
- Fuels for primary heat source (heating oil, gas).
- Clean-up items (wet/dry vacuum, dehumidifier).
- Disaster-damaged vehicle.
- Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home).
- Other necessary expenses or serious needs as determined by FEMA and other expenses that are authorized by law.

Eligibility for "Other than Housing Needs" Assistance

To receive money for "Other than Housing Needs" that are the result of a disaster, all the following must be true:

1. You have losses in an area that has been declared a disaster area by the President.
2. You have filed for insurance benefits and the damage to your property is not covered by your insurance or your insurance settlement is insufficient to meet your losses.
3. You or someone who lives with you is a citizen of the United States, a non-citizen national, or a qualified alien.
4. You have necessary expenses or serious needs because of the disaster.
5. You have accepted assistance from all other sources for which you are eligible, such as insurance proceeds or Small Business Administration disaster loans.

For personal possessions, transportation and other essential need losses, those affected must first receive a decline from the U.S. Small Business Administration (SBA) for a low-interest disaster loan.

ADDITIONAL HELP FOR INDIVIDUALS

U.S. Small Business Administration Loans

Iowans who have registered with FEMA for disaster assistance may apply to the U.S. Small Business Administration (SBA) to help recover from the disasters. The SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. The SBA provides low-interest disaster loans for eligible homeowners, renters and non-farm businesses to cover disaster damage to real and personal property.

FEMA registrants who receive a disaster loan application should complete and return it to SBA, even if they are not sure if they will need or want a loan. If SBA cannot approve an application, in most cases the applicant is referred to the FEMA/State Other Needs Assistance program for possible additional assistance.

Eligibility for SBA Disaster Loans

The SBA can loan money to homeowners, renters, and business owners.

Homeowners may borrow up to \$200,000 for disaster related home repairs.

Homeowners and renters may borrow up to \$40,000 to replace disaster-damaged personal property including vehicles.

The SBA may not duplicate benefits from your insurance or FEMA. You may receive an SBA referral when you apply with FEMA.

Jumpstart Iowa Housing Assistance Program

The Jumpstart Iowa Housing Assistance Program is administered through the Iowa Department of Economic Development. This program will help homeowners make a down payment on a new house, repair their current home, or maintain their mortgages while waiting for a potential buyout from FEMA. The maximum award is a \$50,000 loan, up to \$12,000 for interim-mortgage assistance, plus an additional \$10,000 for energy-efficient appliances, all of which will be forgiven if the homeowner stays in the house for 10 years.

Eligibility for Jumpstart Iowa Housing Assistance Program

Eligible housing activities are

1. Housing Repair/Rehabilitation.
2. Homebuyer Assistance.
3. Interim Mortgage Assistance of up to 3 months.
4. The Iowa Department of Economic Development (IDED) has contracted with 11 entities across the State of Iowa to disburse these funds. The eleven entities are as follows: East Central Intergovernmental Association; East Central Iowa COG; Iowa Northland Regional COG; Northern Iowa Area COG; Southern Iowa COG; Southwest Iowa Planning Council; Cedar Falls; Cedar Rapids; Des Moines; Iowa City and Waterloo.
5. To apply for housing assistance under these federal funds you must contract one of the previously mentioned entities where your home is located.
6. A person is eligible for federal housing if they have received FEMA funds and have a household income at 100% or below the area median income.

7. No duplication of benefits will be allowed.
8. No repair/rehabilitation benefits are allowed to a structure located within the 100 year flood plain or a designated buy-out area, unless the activity meets all HUD environmental requirements, applicable design standards and the property is insured by Federal Flood Insurance.
9. All units must meet Iowa Minimum Housing Rehabilitation Standards after repair/rehabilitation work is completed.
10. Federal Lead Safe Housing requirements must be met on all units.
11. Homebuyer Assistance is available only to individuals whose principal residence will eventually be bought out. Homebuyer Assistance includes rehabilitation in support of homeownership; acquisition assistance including down payment, buyer's side closing costs; mortgage buy-down (principal reduction), combinations of the above and combination of both rehabilitation and acquisition assistance.
12. Interim Mortgage Assistance is available only to individuals whose principal residence is on the list of properties being considered for buy-out. Eligible interim mortgage assistance may be used for payment of principal, interest, property taxes and hazard insurance.

Crisis Counseling

The Crisis Counseling Assistance and Training Program (CCP) provides supplemental funding to Iowa for short-term crisis counseling services to people affected by the presidentially declared disasters. There are two separate portions of the CCP that can be funded:

- **Immediate services program** -- A program intended to enable the State or local agency to respond to the immediate mental health needs with screening, diagnostic, and counseling techniques, as well as outreach services such as public information and community networking.
- **Regular services program** – A program designed to provide up to nine months of crisis counseling, community outreach, and consultation and education services to people affected by a presidentially declared disaster. Funding for this program is separate from the immediate services grant.

Eligibility for CCP Crisis Counseling Services

To be eligible for crisis counseling services funded by this program, an individual must:

1. Be a resident of the designated area or must have been located in the area at the time the disaster occurred.
2. Have a mental health problem which was caused by or aggravated by the disaster or its aftermath, or he or she must benefit from services provided by the program.

Crisis Counseling Services Through Project Recovery Iowa

Iowans have access to Project Recovery Iowa, a mental health program that provides FREE crisis counseling to those affected by this year's natural disasters. The Iowa Department of Human Services (DHS) program engages local or regional counseling agencies to provide assistance in 29 of the hardest hit counties, but no Iowans who need help will be turned away.

In the initial wake of a disaster, people are relieved just to have survived. But the mood often changes when it becomes clear that government disaster assistance won't cover the losses.

Project Recovery Iowa seeks to educate victims about disaster reactions, teaching them coping skills, assessing them for individual needs, and steering them to resources that may be helpful.

Program services are performed in survivor's homes, shelters, temporary living sites, churches, or any place where the survivors feel comfortable.

To reach a counselor, call the Iowa Concern Hotline at 1-800-447-1985.

Counseling Services Through Sowing the Seeds of Hope

Rural and farm families are independent problem solvers. However, some concerns in life can be difficult to solve alone or with family and friends. Sowing the Seeds of Hope provides up to five free counseling sessions for rural families to speak to a professional counselor who can assist you with:

- Marital Conflict
- Family Conflict
- Financial Concerns
- Stress
- Crisis

Eligibility for Sowing the Seeds of Hope Counseling

Families who do not have mental health insurance coverage or are under-insured may be eligible for up to five one-hour, counseling sessions per year. Getting help from Sowing Seeds of Hope is as easy as 1, 2, 3:

1. Call the Iowa Concern hotline at 1-800-447-1985. (The call is confidential)
2. The hotline will screen callers for eligibility, provide the caller with names and phone numbers of participating providers, and mail vouchers to an address provided by the caller.
3. The voucher must be used within 30 days of issue.

Disaster Unemployment Assistance

The Disaster Unemployment Assistance (DUA) program is a FEMA funded – State of Iowa administered program that provides unemployment benefits and re-employment services to individuals who have become unemployed because of the disasters. Benefits begin with the date the individual was unemployed due to the disaster incident and can extend up to 26 weeks after the Presidential declaration date. These benefits are made available to individuals not covered by other unemployment compensation

programs, such as self-employed, farmers, migrant and seasonal workers, and those who have insufficient quarters to qualify for other unemployment compensation.

Eligibility for Disaster Unemployment Benefits

If you have worked for an employer covered by unemployment insurance you may be eligible for regular state unemployment benefits. File a state unemployment benefit claim with Iowa Workforce Development. If you are denied regular unemployment benefits, a Disaster Unemployment Assistance (DUA) claim can be processed.

Emergency Public Jobs Program for Unemployed Workers

Iowa has received a National Emergency Grant designed to hire Iowa workers who have lost their jobs due to the flooding and tornadoes. The NEG creates temporary jobs to assist in the clean-up and restoration efforts. More than 100 worksites in Iowa have been identified through the Emergency Public Jobs program.

Eligibility for Emergency Public Jobs Program

Applies to Iowans unemployed because of the tornadoes or floods:

- Individuals may work for 1,040 hours (approximately 6 months)
- Each individual is eligible to receive up to \$12,000 in total wages.
- Wages will be paid at the prevailing wage for the worksite.
- Individuals will be provided with necessary tools to complete the work, safety training and will be required to complete a physical.

Legal Services

When the President declares a disaster, FEMA, through an agreement with the Young Lawyers Division of the American Bar Association, provides free legal assistance to disaster victims. Legal advice is limited to cases that will not produce a fee (i.e., these attorneys work without payment). Cases that may generate a fee are turned over to the local lawyer referral service.

The assistance that participating lawyers provide typically includes:

- Assistance with insurance claims (life, medical, property, etc.)
- Counseling on landlord/tenant problems
- Assisting in consumer protection matters, remedies, and procedures
- Replacement of wills and other important legal documents destroyed in a major disaster

In Iowa, Iowa Legal Aid attorneys are available to assist qualified Iowans struggling to recover from the recent natural disasters by providing:

- Advice on how to apply for Federal Assistance; help with appeals of denials of Federal Assistance; information on programs available to disaster victims
- Assistance with housing related legal issues arising due to weather related damage
- Advice on submitting or pursuing insurance claims
- Representation in any civil legal matter relating to the disasters

Eligibility for Disaster Legal Services

Disaster legal services are provided to low-income individuals who, prior to or because of the disaster, are unable to secure legal services adequate to meet their needs as a consequence of a major disaster.

College Tuition Assistance

Though the deadline for this assistance has passed, The Iowa College Student Aid Commission offered up to \$5,000 in assistance to Iowa college students impacted by the flooding. Iowa College Aid helped students with:

- Repayment concerns, including emergency deferments and forbearances.
- Award letters and working with colleges concerning additional financial aid that may be available.
- Paperwork necessary to request a leave of absence or to withdraw from college.
- Other financial aid-related concerns.

Special Tax Considerations

Taxpayers who have sustained a casualty loss from a declared disaster may deduct that loss on the federal income tax return for the year in which the casualty actually occurred, or elect to deduct the loss on the tax return for the preceding tax year. In order to deduct a casualty loss, the amount of the loss must exceed 10 percent of the adjusted gross income for the tax year by at least \$100. If the loss was sustained from a federally declared disaster, the taxpayer may choose which of those two tax years provides the better tax advantage.

The Internal Revenue Service (IRS) can expedite refunds due to taxpayers in a federally declared disaster area. An expedited refund can be a relatively quick source of cash, does not need to be repaid, and does not need an Individual Assistance declaration. It is available to any taxpayer in a federally declared disaster area.

HELP FOR AGRICULTURE AND RURAL RESIDENTS

Farm Service Agency Emergency Loans

USDA's Farm Service Agency (FSA) provides emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine.

Emergency loan funds may be used to:

- Restore or replace essential property;
- Pay all or part of production costs associated with the disaster year;
- Pay essential family living expenses;
- Reorganize the farming operation; and
- Refinance certain debts.

You can obtain information by calling or visiting the County FSA office in your area.

Eligibility for FSA Emergency Loans

Emergency loans may be made to farmers and ranchers who:

1. Own or operate land located in a county declared by the President as a disaster area or designated by the Secretary of Agriculture as a disaster area or quarantine area (for physical losses only, the FSA Administrator may authorize emergency loan assistance);
2. Are established family farm operators and have sufficient farming or ranching experience;
3. Are citizens or permanent residents of the United States;
4. Have suffered at least a 30-percent loss in crop production or a physical loss to livestock, livestock products, real estate, or chattel property;
5. Have an acceptable credit history;
6. Are unable to receive credit from commercial sources;
7. Can provide collateral to secure the loan; and
8. Have repayment ability.

Emergency Conservation Program

USDA Farm Service Agency's Emergency Conservation Program (ECP) provides emergency funding and technical assistance for farmers and ranchers to rehabilitate farmland damaged by natural disasters and for carrying out emergency water conservation measures in periods of severe drought. Funding for ECP is appropriated by Congress.

ECP is administered by state and county FSA committees. Subject to availability of funds, locally-elected county committees are authorized to implement ECP for all disasters except drought, which is authorized at the national office of FSA.

Emergency Conservation Program Eligibility Guidelines

County FSA committees determine land eligibility based on on-site inspections of damage, taking into account the type and extent of damage. For land to be eligible, the natural disaster must create new conservation problems that, if untreated, would:

1. Impair or endanger the land;
2. Materially affect the land's productive capacity;
3. Represent unusual damage which, except for wind erosion, is not the type likely to recur frequently in the same area; and
4. Be so costly to repair that Federal assistance is or will be required to return the land to productive agricultural use.

Conservation problems existing prior to the applicable disaster are ineligible for ECP assistance.

Noninsured Crop Disaster Assistance Program

USDA's Farm Service Agency's Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to producers of noninsurable crops when low yields, loss of inventory or prevented planting occurs due to natural disasters.

Noninsured Crop Disaster Assistance Program Eligibility Guidelines

The USDA's Farm Service Agency has established guidelines for the eligibility of producers and crops that fall under the Noninsured Crop Disaster Program.

Eligible Producers:

1. An eligible producer is a landowner, tenant or sharecropper who shares in the risk of producing an eligible crop.
2. The annual gross revenue of the eligible producer, or the annual gross revenue of any individual or entity combined as one "person" with the eligible producer, cannot exceed \$2 million.

Eligible Crops

To be eligible for NAP assistance, crops must be noninsurable crops and agricultural commodities for which the catastrophic risk protection level of crop insurance is not available, and must be any of the following commercially produced crops:

1. crops grown for food;
2. crops planted and grown for livestock consumption, including, but not limited to grain and forage crops, including native forage;
3. crops grown for fiber, such as cotton and flax (except for trees);
4. crops grown under a controlled environment, such as mushrooms and floriculture;
5. specialty crops, such as honey and maple sap;
6. value loss crops, such as aquaculture, Christmas trees, ginseng, ornamental nursery and turfgrass sod;
7. sea oats and sea grass; and
8. seed crops where the propagation stock is produced for sale as seed stock for other eligible NAP crop production.

For further information on whether a crop is eligible for NAP coverage, please contact your local FSA office.

USDA Natural Resources Conservation Services Programs

NRCS's natural resources conservation programs help people reduce soil erosion, enhance water supplies, improve water quality, increase wildlife habitat, and reduce damages caused by floods and other natural disasters. Public benefits include enhanced natural resources that help sustain agricultural productivity and environmental quality while supporting continued economic development, recreation, and scenic beauty.

Eligibility For NRCS Programs

NRCS programs are available to state, city, county, or other political subdivision of a State, Indian Tribes, private or public nonprofit organizations and educational institutions.

USDA Rural Development Disaster Assistance

In areas affected by natural disasters, Rural Development can help *existing Rural Development* borrowers who are victims of a disaster. Below are brief descriptions of the disaster assistance options for our borrowers.

Rural Development's regular Business and Utilities Programs can help business owners and communities affected by natural disasters.

For Single-Family Housing Loan Borrowers or Grant Recipients

Natural Disaster Loans and Grants are available to help families whose Rural Development-financed homes were damaged or destroyed. To qualify:

1. Homes must be in a disaster area designated by the President
2. Homeowners must verify that damage is the direct result of the disaster
3. Applicants and their homes must meet the all eligibility requirements for the single-family housing program.

Loan servicing options are available to help families who experience financial problems after the disaster. Servicing options include:

- Moratoriums -- a temporary period where no payment is required -- for up to 180 days for borrowers who have lost employment, sustained severe property damage or medical expenses
- Reamortization -- rescheduling loan payments to determine a new monthly payment amount -- if needed following a moratorium or to resolve account delinquency

For Multi-Family Housing Loan Borrowers and Their Tenants

Residents in Rural Development-financed apartment complexes who are displaced by a natural disaster may apply for occupancy at any of our apartment complexes and receive special priority consideration for the next available unit. Displaced tenants who are receiving Rental Assistance may have their subsidy transferred if the complex they move to is eligible for the Rental Assistance program.

Although Rural Development expects borrowers' hazard insurance to cover damage costs associated with the disaster, we can consider temporary measures to reduce borrowers' financial burdens and work with them, if needed, to develop a servicing workout plan.

To request loan servicing assistance, borrowers should contact Multi-Family Housing Specialists in their State Office.

For Business Owners

Rural Development's business programs normally do not have disaster assistance authority. However, many of our programs can help provide financial relief to small businesses as a result of natural disasters.

- **Business and Industry (B&I) Guaranteed Loan Programs**
Under the B&I Guaranteed Loan Program, loans can be made to eligible entities including corporations, partnerships, cooperatives, Federally-recognized Indian Tribes, individuals, and other legal entities to provide financial assistance for a variety of purposes including capital expenditures, working capital, equipment, and refinancing. Purposes can include the repair and damage to businesses as a result of the natural disaster.
- **Rural Business Enterprise Grant Program**
The RBEG program can provide grants to public bodies, nonprofit corporations, and Federally-recognized Indian Tribal groups for the purpose of enhancing or developing small and emerging businesses in rural areas. By definition, a "small, emerging business" includes any business that has less than \$1 million gross annual revenue and employs less than 50 people. Under the RBEG program, grants can be used for a variety of purposes including to (1) develop infrastructure and industrial sites, (2) develop industrial sites and construct buildings on industrial sites, (3) develop a revolving loan fund that would be used to re-lend to small and emerging businesses, and (4) provide technical assistance to small and emerging businesses.
- **Rural Business Opportunity Grant Program**
The RBOG program can provide grants to public bodies, nonprofit corporations, Indian tribes, or cooperative members that are primarily rural residents to promote sustainable economic development in rural communities with exceptional needs. This is accomplished by making grants to organizations to provide for economic development planning for rural communities, technical assistance for rural businesses, or training for rural entrepreneurs or economic development officials.
- **Intermediary Relending Program**
Under IRP, loans are made to intermediaries who provide loans to ultimate recipients for business facilities and community development projects. The loan is made to an intermediary re-lender who, in turn, establishes a revolving fund and re-lends to various entities for eligible purposes. Businesses impacted by natural disasters could possibly qualify as a recipient for the revolved funds under this program.

- **Rural Economic Development Loan and Grant Program**
The REDLG Program provides financial assistance to Utilities Programs electric and telephone borrowers to re-lend for a variety of economic business and community development purposes. Loans are provided to finance a broad array of projects including for-profit businesses. Utilities Programs borrowers may receive financing for grant purposes through either a grant to establish a revolving loan fund or a combination loan and grant.

To apply, business owners should contact Business Program Specialists in their State Office.

ADDITIONAL HELP FOR AGRICULTURE AND RURAL RESIDENTS

Counseling Services Through Sowing the Seeds of Hope

Rural and farm families are independent problem solvers. However, some concerns in life can be difficult to solve alone or with family and friends. Sowing the Seeds of Hope provides up to five free counseling sessions for rural families to speak to a professional counselor who can assist you with:

- Marital Conflict
- Family Conflict
- Financial Concerns
- Stress
- Crisis

Eligibility for Sowing the Seeds of Hope Counseling

Families who do not have mental health insurance coverage or are under-insured may be eligible for up to five one-hour, counseling sessions per year. Getting help from Sowing Seeds of Hope is as easy as 1, 2, 3:

4. Call the Iowa Concern hotline at 1-800-447-1985. (The call is confidential)
5. The hotline will screen callers for eligibility, provide the caller with names and phone numbers of participating providers, and mail vouchers to an address provided by the caller.
6. The voucher must be used within 30 days of issue.

HELP FOR BUSINESSES:

Immediate financial assistance for businesses following this past summer's floods and tornados is available from the State of Iowa, the Federal Emergency Management Agency (FEMA) and the U.S. Small Business Administration (SBA). To qualify for assistance, a victim must be located in one of the Presidential declared disaster counties and be registered with FEMA.

U.S. Small Business Administration Loans

Businesses who have registered with FEMA for disaster assistance may apply to the SBA to help recover from the disasters. The SBA is the primary source of federal funds for long-term recovery assistance for disaster victims. The SBA provides low-interest disaster loans for eligible non-farm businesses to cover disaster damage to real and personal property. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.

The following types of SBA loans are available to Iowa businesses affected by this disaster:

- **Business Loans** – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss. The \$2,000,000 statutory limit for business loans applies to the combination of physical and economic injury, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- **Economic Injury Disaster Loans (EIDL)** – The law limits EIDL(s) to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates.

Eligibility Guidelines for U.S. Small Business Administration Loans

1. **Uninsured Losses** – Only uninsured or otherwise uncompensated (including insurance deductibles) disaster losses are eligible.
2. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
3. Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.

4. Applicants who have not complied with the terms of previous SBA loans are not eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA or Federally Insured loans.

Jumpstart Iowa Small Business Assistance Program

The State of Iowa will provide financial assistance to businesses suffering physical damage or economic loss due to the 2008 tornado, floods, and storm disasters and have been approved for and have signed a disaster loan from the U.S. Small Business Administration (SBA) or from a state-chartered or federal-chartered financial institution. Administered through the Iowa Department of Economic Development, the Jumpstart Iowa Small Business Assistance Program will provide forgivable loans to small businesses. The funds will help pay down their SBA loans from the federal government, and will provide funding to promote sustainable rebuilding efforts. The maximum award is a \$50,000 loan, plus an additional \$5,000 for energy-efficient appliances. The loans will be forgiven if the business opens its doors within 12 months of receiving funds.

Eligibility Guidelines for Jumpstart Iowa Small Business Assistance Program

1. Businesses are eligible for assistance if they have received disaster loan funds from the U.S. Small Business Administration (SBA), a state or federally chartered financial institution or other recognized entities that underwrite loans.
2. An eligible business will be able to receive funding in an amount equal to 25% of the dollar amount of their disaster loan, up to a maximum of \$50,000. The award will be in the form of a loan at 0% interest and will be forgiven if the business reopens within twelve (12) months of their award date, and if applicable, upon receipt of documentation that the business has purchased and installed the energy efficient equipment.
3. An eligible business may also receive funds in an amount of up to \$5,000, less any utility rebates, for the purchase and installation of energy efficiency equipment that meets the Office of Independent Energy's standards.
4. Commercial landlords will be eligible to receive assistance through the provisions of the "Jumpstart" Small Business Assistance Program.

HELP FOR COMMUNITIES

Public Assistance Grant Program

The Public assistance program funded by the State of Iowa and FEMA is available to state and local governments and to certain nonprofit organizations, and allows them to respond and recover from disasters and to mitigate the impact of future disasters.

The objective of the Public Assistance (PA) Grant Program is to provide assistance to help communities quickly respond to and recover from major disasters or emergencies declared by the President.

Through the PA Program for this disaster, FEMA provides supplemental Federal disaster grant assistance for 90% and the State of Iowa provides 10% of the eligible expenses associated with debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit (PNP) organizations. The PA Program also encourages protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process.

The Public Assistance (PA) Program is administered through a coordinated effort between the Federal Emergency Management Agency (FEMA), the State of Iowa (grantee), and the applicants (subgrantees).

Hazard Mitigation Grant Program

The FEMA Hazard Mitigation Grant Program (HMGP) provides grants to States and local governments to implement long-term hazard mitigation measures, including property acquisition, after a major disaster declaration. When HMGP funds are used for buyouts, the property acquired is turned into green space to minimize impacts from future floods and other emergency events. Under the program the state works directly with cities and counties which are responsible for final negotiations with local property owners.

The purpose of the HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. The HMGP is authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

Application Development

FEMA's mitigation grants, including HMGP, are provided to eligible Applicant States/Tribes/Territories that, in turn, provide sub-grants to local governments. The Applicant selects and prioritizes applications developed and submitted to them by local jurisdictions to submit to FEMA for grant funds.

Prospective Sub-applicants should consult the State of Iowa's Hazard Mitigation Officer for further information regarding specific program and application requirements.

Community Development Block Grant (CDBG) Disaster Recovery Assistance

HUD provides flexible grants to help cities, counties, and States recover from Presidential declared disasters, especially in low-income areas. These funds are subject to availability of supplemental appropriations by Congress and are used to help fund a variety of state administered programs including: property acquisition (Buyouts), hazard mitigation projects, and the Jumpstart Iowa Disaster Assistance Initiative. When CDBG grants are used in buyouts, the property acquired can be redeveloped and is not required to be returned to green space.

Iowa Finance Authority (IFA) Public Facilities and Infrastructure Assistance

Communities whose water and wastewater systems were impacted by the natural disasters may be eligible for assistance from the State Revolving Fund (SRF).

Iowa Department of Education

the Iowa Department of Education is providing disaster recovery information to Iowa's school districts, area education agencies, community colleges, and others to help continue to meet the educational needs of Iowa students.

The Department has a Disaster Recovery Team ready to answer questions and connect school districts, area education agencies, community colleges, USDA Summer Food Service Program sponsors, and Child and Adult Care Food Program sponsors with information and resources.

HELPFUL INFORMATION and RESOURCES

Federal and State Disaster Response and Recovery Partners

Federal Emergency Management Agency (FEMA)

<http://www.fema.gov/news/event.fema?id=9867>

Disaster Information page for Iowa's 2008 Severe Storms, Tornadoes and Flooding

Iowa Homeland Security & Emergency Management Division –

www.iowahomelandsecurity.org

Go directly to 2008 Disaster Recovery Information

State of Iowa home page

www.iowa.gov

Governor Chet Culver & Lt. Governor Patty Judge's home page –

www.governor.iowa.gov

Rebuild Iowa Office

www.rio.iowa.gov

Other State Agencies

Department of Commerce - Iowa Insurance Commission

<http://www.iid.state.ia.us/>

877-955-1212

The Iowa Insurance Commission provides insurance related information for consumers impacted by storms and flooding

Department of Elder Affairs

<http://www.state.ia.us/elderaffairs/>

515-725-3333

The Department of Elder Affairs helps identify programs for aging individuals to deal with the situation related to floods. They also work with the Department of Human Services to guide people Iowa's disaster assistance program for families with a limited income.

Department of Human Rights

<http://www.state.ia.us/government/dhr/index.html>

515-242-5655

The Department of Human Rights helps identify programs for individuals to deal with the situation related to floods through local community action agencies. Local community action agencies provide low-income families with a variety of services, including emergency food and clothing, utility assistance, health and nutrition, and referral to other community services. Services vary by location. Contact the office serving your

county.

In addition assistance may be available to assist with communications with Deaf and Hard of Hearing individuals, as well as communications with the Latino and Asian-Pacific Islander communities.

Department of Human Services

http://www.dhs.state.ia.us/Consumers/Assistance_Programs/CashAssistance/DisasterAssistance/StormHelp.html

877-937-3663

Iowa Department of Human Services (DHS) has several programs to help with the damage caused by flood and storms. DHS manages the Individual Assistance Grant Program for people with low income. The grant program is automatically launched with a governor's declaration. Applications are due within 45 days of those declarations.

Department of Natural Resources

<http://www.idph.state.ia.us/adper/flood.asp>

515-281-5918

Iowa DNR helps educate Iowans by providing information on precautions for boating and also testing for clean water, including wells.

Department of Public Health

<http://www.idph.state.ia.us/adper/flood.asp>

515-281-7689

Iowa Department of Public Health helps facilitate public health awareness for issues related to the flooding. Health departments, health professionals, and the general public are making health inquiries about recent storms and flooding to the department.

Department of Revenue

<http://www.state.ia.us/tax/>

1-800-367-3388, or e-mail idr@iowa.gov

The Iowa Department of Revenue has information on extended deadlines for Iowa taxpayers affected by flooding and tornadoes.

Department of Transportation

<http://www.iowadot.gov/floods/index.html>

The Iowa DOT is responsible ensuring the public's safety on Iowa's 9,373 mile Primary Road System. The department relies on a number of programs designed to assist with protecting the public from flood-related dangers.

Iowa Attorney General - Consumer Protection

http://www.state.ia.us/government/ag/protecting_consumers/index.html

1-888-777-4590 or 515-281-5926

The Consumer Protection Division has information on avoiding flood and storm related scams.

Iowa Finance Authority

<http://www.iowafinanceauthority.gov/>

Individuals living in counties declared disaster areas by the president and eligible for Federal Disaster Relief including Individual Assistance may be eligible for housing in LIHTC properties.

Iowa Legal Aid

<http://www.iowalegalaid.org/ia/homepage.html>

1-800-532-1275 (Mon – Fri; 9 - 11am and 1:30 - 3:30pm)

Local Resources and Agencies

Web sites providing information on the current situations at the local level related to the 2008 floods and storms:

[Black Hawk County](#)

[Burlington](#)

[Cedar Rapids](#)

[Cerro Gordo County](#)

[Clinton County](#)

[Corridor Recovery](#)

[Davenport](#)

[Des Moines](#)

[Des Moines County](#)

[Iowa City](#)

[Lee County](#)

[Linn County](#)

[Louisa County](#)

[Ottumwa](#)

[Muscatine County](#)

[Polk County](#)

[Scott County](#)

[Waterloo](#)

[Corridor Recovery](#)

[Vista Corridor Flood](#)

[Recovery](#)

Federal Agencies and Resources**Federal Emergency Management Agency (FEMA)**

<http://www.fema.gov/news/event.fema?id=9867>

Disaster Information page for Iowa's 2008 Severe Storms, Tornadoes and Flooding

U.S. Small Business Administration

<http://www.sba.gov/services/disasterassistance/index.html>

USDA Emergency Preparedness and Response

<http://www.usda.gov/wps/portal/usdahome?navtype=MS&navid=SAFETY>

USDA Natural Resources Conservation Services

http://www.nrcs.usda.gov/programs/index_alph.html

USDA Risk Management Agency

<http://www.rma.usda.gov/>

USDA Rural Development
Rural Economic Disaster Recovery Resource Center
http://ocean.otr.usm.edu/~w301497/disasters/disasters_homepage.html

Midwest Flood Response and Recovery
<http://www.usa.gov/flooding.shtml>
Official information and services from the U.S. government